STATE MS.-DESOTO CO.

JUL 18 11 17 AM '02

BK 1533 PG 429 W.E. DAVIS CH. CLK.

PREPARED BY:

Linda Lewis Dovenmuehle Mortgage Inc. 1501 Woodfield Rd. #400 Schaumburg, IL 60173

AFTER RECORDING FORWARD TO:

Dovenmuehle Mortgage Inc. 1501 Woodfield Rd. #400 Schaumburg, IL 60173

Dovenmuehle Mortgage, Inc.

UTLEY 0013567664

Lender ld :

L76

POWER OF ATTORNEY TO CANCEL DEED OF TRUST

TO: THE CHANCERY CLERK OF DE SOTO MISSISSIPPI

You are hereby authorized and directed to release and cancel of record a certain Deed of Trust executed by LARRY G. UTLEY AND WIFE, VICKIE J. UTLEY to CALVIN E. FLINT III, Trustee for NEW SOUTH BANK FOR SAVINGS, F.S.B., beneficiary , dated 12/14/1992 and recorded 12/22/1992 in book 618 at Page 294 , as Document No. of the land records on file in your office.

Property Address: 2900 MEADOWBROOK HORN LAKE, MS 38637

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly authorized officers.

THE PEOPLES BANK AND TRUST COMPANY, S/B/M NEW SOUTH BANK, S.B., F/K/A NEW SOUTH BANK FOR SAVINGS, F.S.B., BY DOVENMUEHLE MORTGAGE, INC., AS ATTORNEY-IN-FACT FOR DESOTO COUNTY, MS, PURSUANT TO A POWER OF ATTORNEY RECORDED ON 09/27/99, IN BOOK 82, PAGE 737

On July 08, 2002

unadette Hel McDonnell Vice President Bernadette

STATE OF Illinois COUNTY OF Cook

Sworn to and subscribed on before me, Greg R. Gorski, a Notary Public in and for the County of Cook, State of Illinois, personally appeared Bernadette McDonnell Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Greg R. Notary Expire

: 04/16/2006

OFFICIAL SEAL GREG IT CORSKI NOTARY FUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES: 04/18/04 MY COMMISSION EXPIRES: 04/18/00